



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re patent application of:)
Thomas J. Foth et al.) Attorney Docket No.: E-974
Serial No.: 09/474,492) Group Art Unit: 2766
Filed: December 29, 1999) Date: May 22, 2001
For: METHOD AND APPARATUS FOR PROVIDING ELECTRONIC
REFUNDS IN AN ONLINE PAYMENT SYSTEM

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Applicants submit herewith patents, publications or other information of which they are aware in accordance with 37 CFR 1.56.

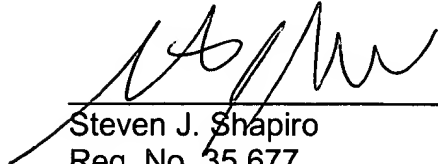
The reference(s) being submitted were cited in a search report dated March 29, 2001 in a corresponding PCT patent application.

A list of the patent(s) and/or publication(s) is set forth on the attached Form PTO-1449 (Modified) and a copy of each of these items is supplied herewith.

The undersigned hereby certifies that each item of information contained in this Statement was cited in a communication from a foreign patent office in a

counterpart foreign application not more than three months prior to the filing of this statement.

Respectfully submitted,


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Intellectual Property and
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Plus attachments: Form PTO-1449 (Modified)
One copy of each of the references

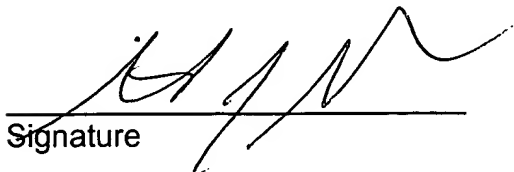
CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

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On May 22, 2001
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